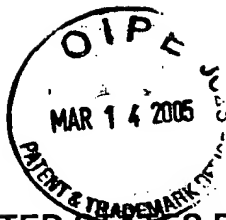


Docket No. 3350-42A  
File No. 1158.41327CX1  
Client No. Moneyweb-A



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

GANESAN et al

Serial No. 09/749,597

Filed: December 28, 2000

For: TECHNIQUE FOR REGISTRATION FOR AND DIRECTION OF ELECTRONIC  
PAYMENTS IN REAL-TIME

:  
:  
: Group Art Unit: 3624  
: Examiner: S. Snapp

**TRANSMITTAL**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

March 14, 2005

Sir:

Transmitted herewith is an Amendment in the above-identified application.

☒ No additional fee is required.

☒ Also attached: Transmittal of Replacement Formal Drawings

The fee (if applicable) has been calculated as shown below:

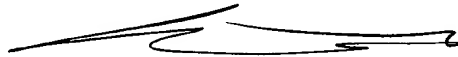
	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	22	22	0	x \$50 =	\$0
Independent Claims	3	3	0	x \$200 =	\$0
<b>TOTAL FEE DUE</b>					<b>\$0</b>

☐ A Credit Card Payment form in the amount of \$0 is attached

☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



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AAS/slk  
Enclosures

Docket No. 3350-42A  
File No. 1158.41327CX1  
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PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of :  
:   
GANESAN et al : Group Art Unit: 3624  
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PAYMENTS IN REAL-TIME

**AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

March 14, 2005

Sir:

In response to the Office Action dated December 14, 2004, please amend the above-identified application as listed below and as set forth on the following pages:

**Amendments to the Claims**

**Remarks** are included following the amendments